



Attorney Docket No.: 0015-10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Tina M. Nocera, et al. Group Art Unit: 3624
Serial No.: 09/723,402 Examiner: Narayanswamy Subramanian
Filed: November 28, 2000
For: **METHOD FOR DEVELOPING ANSWER-OPTIONS TO
ISSUE QUESTIONS RELATING TO PERSONAL
FINANCE AND INVESTMENT**
Docket No.: 0015-10

231 Somerville Road
Bedminster, N.J. 07921
May 12, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

TERMINAL DISCLAIMER UNDER 37 CFR §1.321(c)
PURSUANT TO 37 CFR §3.73(b)

Petitioner, Nocera & Associates, LLC, having a place of business at 66 Union Avenue, Nutley, New Jersey, 07110, assignee of record (Reel/Frame: 011294/0826), represents that it owns the entire right, title and interest of application Serial No. 09/723,402, filed November 28, 2000, for "Method for Developing Answer-Options to Issue Questions Relating to Personal Finance and Investment".

Petitioner further represents that it is the assignee of record (Reel/Frame: 011911/0883) of the entire right, title and interest of U.S. Patent No. 6,193,518, filed on November 20, 1998, for "Method for Developing Answer-Options to Issue-Questions Relating to Child-Development".

Petitioner hereby disclaims the terminal part of any patent on the above-identified application which would extend beyond the expiration date of commonly owned U.S. Patent No. 6,193,518 and hereby agrees that any patent so granted on the above-identified application shall be enforceable only for and during such period that the legal title to said patent shall be the same as the legal title to commonly owned U.S. Patent No. 6,193,518, this agreement to run with any patent granted on the above-identified application and to be binding upon the grantee, its successor or assigns.

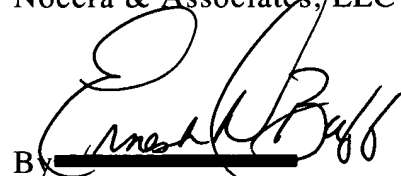
Petitioner does not disclaim any terminal part of any patent granted on the above-identified application prior to the expiration date of the full statutory period as presently shortened by any terminal disclaimer of U.S. Patent No. 6,193,518 in the event that it later expires; failure to pay a maintenance fee; is held unenforceable; is found invalid; is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321(a); had all claims canceled by a reexamination certificate; or is otherwise terminated prior to the expiration of its statutory term as presently shortened by any terminal disclaimer, except for the separation of legal title stated above.

The undersigned is empowered to act on behalf of Nocera & Associates, LLC, with respect to this submission.

I have reviewed the application papers for the above-identified patent application and certify that, to the best of my knowledge and belief, the entire right, title, and interest in the invention of the above-identified patent application is held by Nocera & Associates, LLC, through assignment of the entire right, title and interest.

Submitted herewith is a check in the amount of \$65 to cover the fee for the filing of this Terminal Disclaimer, under §1.20(d). In the event that any additional fees are required in this matter, please contact the undersigned.

Respectfully submitted,
Nocera & Associates, LLC

A handwritten signature in black ink, appearing to read "Ernest D. Buff", is written over a horizontal line.

By Ernest D. Buff
Ernest D. Buff
(Petitioner's Attorney)
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0015-10-A5-TD-R1